

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CARY A SCHULTZ
KATHLEEN B SCHULTZ
Debtor(s)

Case No. 15-17983

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/21/2015.
- 2) The plan was confirmed on 12/08/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/30/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/27/2018.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$134,650.00.
- 10) Amount of unsecured claims discharged without payment: \$171,875.43.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$44,400.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$44,400.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,525.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,014.09
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,539.09

Attorney fees paid and disclosed by debtor: \$725.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	1,424.00	89.59	89.59	35.42	0.00
AMERICAN EXPRESS	Unsecured	NA	5,224.72	5,224.72	2,065.84	0.00
AMERICAN EXPRESS	Unsecured	NA	1,440.84	1,440.84	569.71	0.00
CAPITAL ONE BANK USA	Unsecured	NA	9,291.03	9,291.03	3,673.66	0.00
CAPITAL ONE BANK USA	Unsecured	11,537.19	11,681.49	11,681.49	4,618.84	0.00
CAPITAL ONE NA	Unsecured	2,542.48	2,542.48	2,542.48	1,005.29	0.00
CHASE	Unsecured	8,842.27	NA	NA	0.00	0.00
CHASE	Unsecured	19,282.30	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	4,184.20	4,428.87	4,428.87	1,751.17	0.00
CITIBANK NA	Unsecured	15,636.27	15,636.27	15,636.27	6,182.55	0.00
COMPUTER CREDIT	Unsecured	589.44	NA	NA	0.00	0.00
EVERGREEN BANK GROUP	Unsecured	4,159.90	NA	NA	0.00	0.00
FIRST MIDWEST BANK	Secured	20,600.00	20,684.53	20,984.35	0.00	0.00
FIRST MIDWEST BANK	Unsecured	20,600.00	NA	NA	0.00	0.00
FIRST MIDWEST BANK	Secured	0.00	299.82	1,025.82	1,025.82	0.00
FREEDMAN ANSELMO LINDBERG LI	Unsecured	8,310.43	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	10,000.00	6,713.15	6,713.15	6,713.15	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	2,902.23	2,902.23	1,147.54	0.00
MEDICAL BUSINESS BUREAU	Unsecured	240.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	185.70	NA	NA	0.00	0.00
MIDWEST ORTHOPEDICS AT RUSH L	Unsecured	548.13	NA	NA	0.00	0.00
NATIONWIDE CREDIT & COLLECTIO	Unsecured	2,000.64	NA	NA	0.00	0.00
NATIONWIDE CREDIT & COLLECTIO	Unsecured	2,158.65	NA	NA	0.00	0.00
NORDSTROM	Unsecured	223.03	NA	NA	0.00	0.00
PALOS COMMUNITY HOSPITAL	Unsecured	176.40	NA	NA	0.00	0.00
PALOS COMMUNITY HOSPITAL	Unsecured	707.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	5,905.02	5,849.93	5,849.93	2,313.05	0.00
PRA RECEIVABLES MGMT	Unsecured	827.47	930.78	930.78	368.03	0.00
PRA RECEIVABLES MGMT	Unsecured	419.05	464.00	464.00	183.46	0.00
PRA RECEIVABLES MGMT	Unsecured	5,189.82	5,376.23	5,376.23	2,125.75	0.00
PRA RECEIVABLES MGMT	Unsecured	845.81	887.54	887.54	350.93	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MGMT	Unsecured	8,920.05	9,325.03	9,325.03	3,687.10	0.00
QUANTUM3 GROUP LLC	Unsecured	1,375.07	1,492.74	1,492.74	590.23	0.00
QUANTUM3 GROUP LLC	Unsecured	989.13	923.64	923.64	365.21	0.00
QUICKEN LOANS INC	Unsecured	54,500.00	NA	NA	0.00	0.00
QUICKEN LOANS INC	Secured	160,000.00	214,461.96	214,461.96	0.00	0.00
RADIOLOGY & NUCLEAR CONSULT/	Unsecured	43.00	NA	NA	0.00	0.00
RUSH UNIVERSITY	Unsecured	191.00	NA	NA	0.00	0.00
US BANK HOME MORTGAGE	Unsecured	31,500.00	0.00	2,752.07	1,088.16	0.00
US BANK HOME MORTGAGE	Secured	NA	2,752.07	0.00	0.00	0.00
US BANK HOME MORTGAGE	Secured	218,500.00	251,466.26	251,466.26	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$486,912.57	\$0.00	\$0.00
Mortgage Arrearage	\$1,025.82	\$1,025.82	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$487,938.39	\$1,025.82	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,713.15	\$6,713.15	\$0.00
TOTAL PRIORITY:	\$6,713.15	\$6,713.15	\$0.00
GENERAL UNSECURED PAYMENTS:	\$81,239.48	\$32,121.94	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,539.09</u>	
Disbursements to Creditors	<u>\$39,860.91</u>	
TOTAL DISBURSEMENTS :		<u>\$44,400.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/02/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.